

Information to identify the case:

Debtor 1	<u>Drew R Daly</u>	Social Security number or ITIN	xxx-xx-3536
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Doreen P Daly</u>	Social Security number or ITIN	xxx-xx-4166
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-20136-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Drew R Daly

Doreen P Daly

7/28/21

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Drew R Daly
Doreen P Daly
Debtors

Case No. 16-20136-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Jul 28, 2021

Form ID: 3180W

Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Drew R Daly, Doreen P Daly, 35 Shy Creek Road, Pittstown, NJ 08867-5155
cr	+ SANTANDER BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516197444	+ ABN-AMRO/Citimortage, Citi Mortgage Inc., Po Box 140069, Irving, TX 75014-0069
516435366	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516197457	+ Brksb/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
516197458	+ Cap1/l&t, Po Box 30253, Salt Lake City, UT 84130-0253
516197461	+ Caring For Women, Po Box 902 Unit 4, Middleboro, MA 02346-0902
516197477	+ CitiMortgage Inc, PO Box 7706, Springfield, OH 45501-7706
516197486	+ Hunterdon Medical Center, 2100 Wescott Drive, Flemington, NJ 08822-4604
516197494	+ Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
516261124	+ NJCLASS, PO BOX 548, TRENTON NJ 08625-0548
516547599	+ SANTANDER BANK, N.A., SANTANDER BANK, N.A., 601 PENN STREET, READING, PA 19601-3563
516547600	+ SANTANDER BANK, N.A., SANTANDER BANK, N.A., 601 PENN STREET, READING, PA 19601, SANTANDER BANK, N.A. SANTANDER BANK, N.A. 19601-3563
517068020	+ SANTANDER BANK, N.A., SANTANDER BANK, N.A., 601 PENN STREET, Mail Code 10-6438-FB7, READING, PA 19601-3563
517658046	+ SANTANDER BANK, N.A., 1 CORPORATE CENTER, SUITE 360, ATTN: BANKRUPTCY DEPARTMENT, LAKE ZURICH, IL 60047-8945
517658047	+ SANTANDER BANK, N.A., 1 CORPORATE CENTER, SUITE 360, ATTN: BANKRUPTCY DEPARTMENT, LAKE ZURICH, IL 60047, SANTANDER BANK, N.A. 1 CORPORATE CENTER, SUITE 60047-8945
516197500	+ State Of Nj Student As, Po Box 548, Attn: Bankruptcy Department, Trenton, NJ 08625-0548
518630527	U.S. Bank Trust National Association, et al, C/O SELECT PORTFOLIO SERVICING, INC., Attn: Remittance Processing, P.O. Box 65450, SALT LAKE CITY, UT 84165-0450
518630528	+ U.S. Bank Trust National Association, et al, C/O SELECT PORTFOLIO SERVICING, INC., Attn: Remittance Processing, P.O. Box 65450, SALT LAKE CITY, UT 84165-0450 U.S. Bank Trust National Association, et 84165-045
516392172	+ US Dept of Education/MOHELA, 633 Spirit Dr, Chesterfield MO 63005-1243
516197530	+ Wachrl/Wells Fargo, Attn: Centralized Bankruptcy MAC R4057-0, Po Box 13765, Roanoke, VA 24037-3765

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 28 2021 20:24:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 28 2021 20:24:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516197443	+ Email/Text: bk.notices@a1collectionagency.com	Jul 28 2021 20:24:00	A-1 Collection Agency, 715 Horizon Drive, Grand Junction, CO 81506-8700
516197446	EDI: HND.A.COM	Jul 29 2021 00:23:00	American Honda Finance, Po Box 168088, Irving, TX 75016
516197451	EDI: HND.A.COM	Jul 29 2021 00:23:00	American Honda Finance Corporation, PO Box 7829, Philadelphia, PA 19101-7829
516321122	EDI: AIS.COM		

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		Jul 29 2021 00:23:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516197452	+ EDI: AMEREXPR.COM		
		Jul 29 2021 00:23:00	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516197454	+ EDI: BANKAMER.COM		
		Jul 29 2021 00:23:00	Bank Of America, Nc4-102-03-14, Po Box 26012, Greensboro, NC 27420-6012
516197455	+ EDI: BANKAMER.COM		
		Jul 29 2021 00:23:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516391636	EDI: BANKAMER.COM		
		Jul 29 2021 00:23:00	Bank Of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
516197456	+ EDI: TSYS2.COM		
		Jul 29 2021 00:23:00	Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
516197460	+ EDI: CAPITALONE.COM		
		Jul 29 2021 00:23:00	Capital One, Capital One Retail Srvs, Po Box 30253, Salt Lake City, UT 84130-0253
516197459	+ EDI: CAPITALONE.COM		
		Jul 29 2021 00:23:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
516291402	EDI: CAPITALONE.COM		
		Jul 29 2021 00:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516197462	+ EDI: CITICORP.COM		
		Jul 29 2021 00:23:00	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
516197463	+ Email/Text: bankruptcy@certifiedcollection.com		
		Jul 28 2021 20:24:00	Certified Credit & Col, 69 Readington Rd, Branchburg, NJ 08876-3557
516423157	EDI: CITICORP.COM		
		Jul 29 2021 00:23:00	CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
516197471	+ EDI: CITICORP.COM		
		Jul 29 2021 00:23:00	Citibank, Citicorp Credit Services/Attn:Centralize, Po Box 790040, Saint Louis, MO 63179-0040
516197472	+ EDI: CITICORP.COM		
		Jul 29 2021 00:23:00	Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040, St Louis, MO 63179-0040
516197474	+ EDI: CITICORP.COM		
		Jul 29 2021 00:23:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
516197478	+ EDI: WFNNB.COM		
		Jul 29 2021 00:23:00	Comenity Bank/vctrssec, Po Box 182125, Columbus, OH 43218-2125
516197482	+ EDI: CITICORP.COM		
		Jul 29 2021 00:23:00	Dsnb Bloomingdales, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
516197492	+ EDI: CITICORP.COM		
		Jul 29 2021 00:23:00	Macys/DSNB, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
516230757	EDI: IRS.COM		
		Jul 29 2021 00:23:00	Department of the Treasury -, Internal Revenue Service, P.O. Box 7346, Philadelphia PA 19101-7346
516220698	EDI: DISCOVER.COM		
		Jul 29 2021 00:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516197479	+ EDI: DISCOVER.COM		
		Jul 29 2021 00:23:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
516197484	+ EDI: BANKAMER.COM		
		Jul 29 2021 00:23:00	Fia Cs, Po Box 982238, El Paso, TX 79998-2238
516197465	EDI: JPMORGANCHASE		
		Jul 29 2021 00:23:00	Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
516197469	EDI: JPMORGANCHASE		
		Jul 29 2021 00:23:00	Chase Crad Services, Po Box 15298, Wilmington, DE 19050
516197488	+ Email/Text: kelleemor@verizon.net		
		Jul 28 2021 20:24:00	Kelleher & Moore, 23 Maple Street, Somerville, NJ 08876-2164

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516197489	+ Email/Text: PBNCNotifications@peritusservices.com	Jul 28 2021 20:23:00	Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
516197490	+ EDI: BANKAMER2.COM	Jul 29 2021 00:23:00	Lasale Nt Bk/Bank of America, Attn: Bankruptcy, 135 S. Lasalle St, Chicago, IL 60603-4177
516197491	+ EDI: RMSC.COM	Jul 29 2021 00:23:00	Lord&taylor, Po Box 965015, Orlando, FL 32896-5015
516342954	+ EDI: MID8.COM	Jul 29 2021 00:23:00	Midland Funding, LLC, P.O. Box 2011, Warren, MI 48090-2011
516197499	+ Email/Text: Bankruptcies@nragroup.com	Jul 28 2021 20:24:00	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
516432481	EDI: PRA.COM	Jul 29 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
516442535	EDI: PRA.COM	Jul 29 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516197501	+ EDI: RMSC.COM	Jul 29 2021 00:23:00	Syncb/home Design Hvac, C/o Po Box 965036, Orlando, FL 32896-0001
516197502	+ EDI: RMSC.COM	Jul 29 2021 00:23:00	Syncb/lord & Tay, Po Box 965015, Orlando, FL 32896-5015
516197503	+ EDI: RMSC.COM	Jul 29 2021 00:23:00	Syncb/nations, C/o Po Box 965036, Orlando, FL 32896-0001
516197504	+ EDI: RMSC.COM	Jul 29 2021 00:23:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
516197506	+ EDI: RMSC.COM	Jul 29 2021 00:23:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
516197507	+ EDI: RMSC.COM	Jul 29 2021 00:23:00	Synchrony Bank/6th Ave Elec, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
516197508	+ EDI: RMSC.COM	Jul 29 2021 00:23:00	Synchrony Bank/Care Credit, Attn: bankruptcy, Po Box 103104, Roswell, GA 30076-9104
516197509	+ EDI: RMSC.COM	Jul 29 2021 00:23:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
516197510	+ EDI: ECMC.COM	Jul 29 2021 00:23:00	US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
516197528	+ EDI: VERIZONCOMB.COM	Jul 29 2021 00:23:00	Verizon, 500 Technology Dr, Suite 500, Weldon Spring, MO 63304-2225
516197531	+ EDI: WFFC.COM	Jul 29 2021 00:23:00	Wells Fargo Bank Nv Na, Mac F8235-02f, Po Box 10438, Des Moines, IA 50306-0438
516281188	EDI: WFFC.COM	Jul 29 2021 00:23:00	Wells Fargo Bank, N.A., N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
516197532	+ EDI: WFFC.COM	Jul 29 2021 00:23:00	Wells Fargo Dealer Services, Po Box 3569, Rancho Cucamonga, CA 91729-3569

TOTAL: 50

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516197445	*+	ABN-AMRO/Citimortgage, Citi Mortgage Inc., Po Box 140069, Irving, TX 75014-0069
516197450	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, PO Box 168088, Irving, TX 75016
516197447	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda

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		Finance, Po Box 168088, Irving, TX 75016
516197448	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court., American Honda Finance, Po Box 168088, Irving, TX 75016
516197449	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court., American Honda Finance, Po Box 168088, Irving, TX 75016
516197453	*+	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516197464	*+	Certified Credit & Col, 69 Readington Rd, Branchburg, NJ 08876-3557
516197473	*+	Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040, St Louis, MO 63179-0040
516197475	*+	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
516197476	*+	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
516197483	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court., Dsnb Bloomingdales, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
516197493	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court., Macys/DSNB, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
516197480	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
516197481	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
516197485	*+	Fia Cs, Po Box 982238, El Paso, TX 79998-2238
516197487	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, PO Box 9019, Holtzville, NY 11742-9019
516197466	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
516197467	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
516197468	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
516197470	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Crad Services, Po Box 15298, Wilmington, DE 19050
516197495	*+	Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
516197496	*+	Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
516197497	*+	Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
516197498	*+	Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
516197505	*+	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
516197519	*+	US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
516197520	*+	US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
516197521	*+	US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
516197522	*+	US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
516197523	*+	US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
516197524	*+	US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
516197525	*+	US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
516197526	*+	US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
516197527	*+	US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
516197511	*+	US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
516197512	*+	US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
516197513	*+	US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
516197514	*+	US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
516197515	*+	US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
516197516	*+	US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
516197517	*+	US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
516197518	*+	US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
516197529	*+	Verizon, 500 Technology Dr, Suite 500, Weldon Spring, MO 63304-2225
516197533	*+	Wells Fargo Dealer Services, Po Box 3569, Rancho Cucamonga, CA 91729-3569

TOTAL: 0 Undeliverable, 44 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-3

User: admin

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Date Rcvd: Jul 28, 2021

Form ID: 3180W

Total Noticed: 71

Date: Jul 30, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Towd Point Mortgage Trust 2020-1 U.S. Bank National Association, as Indenture Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor U.S. Bank Trust National Association as Trustee for Towd Point Master Funding Trust 2019-PM12 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Joseph J Mania, III	on behalf of Joint Debtor Doreen P Daly jmbanklaw@gmail.com
Joseph J Mania, III	on behalf of Debtor Drew R Daly jmbanklaw@gmail.com
Nicholas V. Rogers	on behalf of Creditor SANTANDER BANK N.A. nj.bkecf@fedphe.com
R. A. Lebron	on behalf of Creditor CITIMORTGAGE INC., as servicer for SANTANDER, NA bankruptcy@fskslaw.com

TOTAL: 8